



Order Filed on September 17, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
PNC BANK, NATIONAL ASSOCIATION

In Re:
Josephine Miller

Debtor

Case No.: 23-14819 ABA

Adv. No.:

Hearing Date: 9/3/2024 @ 10am

Judge: Andrew B. Altenburg Jr.

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 17, 2024



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC BANK, NATIONAL ASSOCIATION, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 4762 Summersweet Drive, Mays Landing, NJ, 08330, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Jeffrey E. Jenkins, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 3, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2023 through August 2024 for a total post-petition default of \$4,758.75 (15 @ \$317.25); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the loan in the amount of \$26,989.53 as of August 29, 2024, shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is responsible for taxes and insurance going forward; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.